

Smart Investing@your Library[®] Builds Nebraska Communities

Final Report

July 31, 2015

The Nebraska Library Commission and the Three Rivers Library System (formerly Northeast Library System) is pleased to submit this final report for our *Smart Investing@your Library[®] Builds Nebraska Communities* project.

In August 2013, the Northeast Library System and the Nebraska Library Commission received a 23-month grant from the FINRA Investor Education Foundation to implement the *Smart Investing@your library[®] Builds Nebraska Communities* project.

Project activities involved twenty-two libraries and several partners, and centered around four components described in the project proposal. They include:

- 1) Staff Education and Preparation
 - a. Library staff and volunteers trained using *Smart Investing: Reference Strategies and Resources* course developed for Santa Clara County (CA) Library District
 - b. Library staff and volunteers trained to market the program to the target audience
- 2) Preparation for Financial Literacy Training
 - a. Financial education resource kits distributed to the twenty-two participating libraries
 - b. Three additional kits made available through Bulk Loan
 - c. Electronic books purchased and made available through *OverDrive Digital Library Reserve[®]*
- 3) Customer Financial Literacy Training
 - a. Contract with UNL Extension Educators and other partners to serve as the trainers for the customer training
 - b. Local library outreach to target audience
 - c. Conduct customer training during a six-week window at twenty-two participating libraries using Iowa State University Extension's *Smart Investing@your Library[®]* online curriculum and materials, featuring Kick-off Events and Wrap-up Celebrations
- 4) Implement an outcomes-based evaluation
 - a. Pre- and post-evaluations associated with the librarian resource training
 - b. Pre- and post-evaluations associated with the customer training
 - c. Evaluation of the resource kits through the use of customer comment cards
 - d. Evaluation related to the marketing training and materials through a post survey

Staff Education & Preparation

Smart Investing: Reference Strategies & Resources Course

Public service staff and volunteers at participating libraries were oriented to financial literacy education and resources using the *Smart Investing: Reference Strategies and Resources* online course from the Santa Clara County Library District in California. The *Smart Investing@your*

Library® Builds Nebraska Communities project team and staff enhanced the training by adding additional documents and webinars. The July 2014 Interim Evaluation Report assessed the librarian training through a review of the pre- and post- evaluation surveys. Participants demonstrated increased confidence in their ability to refer library users to unbiased personal finance and investing resources, and familiarity with various financial topics increased. Scores on knowledge of content presented in the training modules jumped dramatically between pre- and post- evaluations. Overall, the training was successful in its objectives and implementation.

After project staff reviewed the Santa Clara online training modules, issues were discovered that necessitated several enhancements to the curriculum. These included:

- Adding links to Nebraska-based agencies (Santa Clara linked to California agencies) and
- Adding new links to serve as alternatives to the dead links in the Santa Clara curriculum.

To address both these issues, project staff developed the guide, “Nebraska’s Guide for Staff going through Santa Clara’s Online Curriculum.” This guide (see http://nlc.nebraska.gov/grants/finra/librarian_resources.aspx) is all-inclusive. It includes links from the Santa Clara curriculum, along with Nebraska-specific links and links to more current resources.

Additionally, the definitions in the Santa Clara curriculum Glossary needed to be updated and edited. One example was the definition of “checking account.” In that definition it referred to checking accounts being insured by the FDIC for up to \$100,000 per individual depositor. In reality, the FDIC has been insuring deposits up to \$250,000 for quite a few years. The “Nebraska Glossary” was built on the Santa Clara glossary. Edits were made to correct inaccurate or outdated information, and the most relevant points were highlighted in each definition while leaving the balance of the definition intact. The Nebraska Glossary was presented in alphabetical order and in the order of appearance within the Santa Clara curriculum online modules so librarians could use the version that worked best for them.

To address the need to keep the librarians moving forward in the 4-unit curriculum, project staff incorporated an overview webinar and four check-in webinars. Each webinar was spaced two weeks apart and was used as a review of each of the four units after librarians had an opportunity to go through a unit. These check-in webinars were designed to provide regular encouragement, share important information that might have been missed, and keep participants moving forward as a group as much as possible.

The orientation webinar, held April 30, 2014, provided an overview of the Santa Clara County Library District’s *Smart Investing Reference Strategies and Resources* training. The webinar (like the training) was open to all librarians and offered as one of the Nebraska Library Commission’s weekly *NCompass Live* sessions (see recording at <http://nlc.nebraska.gov/scripts/calendar/eventshow.asp?ProgID=13168>). The webinar description invited librarians to “...learn how librarians can take advantage of *Smart Investing: Reference Strategies and Resources*, a self-paced course to promote confidence and competence in responding to library customers’ questions on personal finance and investments.” The course was advertised as available to all Nebraska librarians who would like to improve their reference skills and knowledge of financial literacy concepts and resources. As a result of taking this

course, participants were assured that they would be introduced to many useful web resources and directed to readings that cover language, definitions, and concepts in a variety of financial areas. The orientation webinar covered Nebraska Library Commission's supplemental materials that direct them to links of Nebraska-related sites and agencies (see http://nlc.nebraska.gov/grants/finra/librarian_resources.aspx). Each of the twenty-two libraries participating in the project was expected to have at least one staff member or volunteer participate in this staff training. In all, Sixty-seven signed up for the training from the twenty-two participating libraries. Of those who signed up, sixty-five completed the pre-evaluation prior to going through the online curriculum. Other participants from other libraries, both in Nebraska and from other states, also participated in the webinars and training.

For each online unit, participants were given a two-week period to 1) accomplish the unit readings, 2) review hot-linked web resources making note of how they might be useful to their customers, 3) become familiar with the unit's definitions, and 4) email project staff any questions/concepts they would like to see covered at the next check-in webinar.

At each check-in webinar (<http://nlc.nebraska.gov/grants/finra/webinars.aspx>) hosted by the Nebraska Library Commission and Kathy Prochaska-Cue, partner/resource/guest speaker, we worked to keep everyone on track. (This was also accomplished with encouraging emails between the webinars.) The agenda of each check-in webinar included:

- Discussion of questions and concepts submitted prior to the session.
- One "cool" feature that participants found on the websites that would be valuable to customers looking for helpful financial sites.
- A 20-minute presentation by Kathy Prochaska-Cue on a topic related to something covered in the latest reading assignment, such as Social Security features, comparing a traditional IRA with a Roth IRA, the role of credit scores when applying for a loan or mortgage, etc.
- Review of questions asked in the pre-evaluation pertaining to the current unit, along with some discussion around the correct answer to help with information retention.

Following the final webinar held on June 26, participants were asked to complete the post evaluation. As an incentive, all participants in the training that completed the training and the evaluations were entered into a drawing for an eReader.

Library Staff/Volunteer Marketing Training and Assistance

Project staff (JoAnn McManus and Mary Jo Ryan) planned and implemented library staff and volunteer training to build skills in marketing the financial education program to the target audience. The marketing/outreach training session was held via webinar on September 11, 2014 and the recording, PowerPoint presentation, and handouts (Exhibit A) are available on the Nebraska Library Commission website at <http://nlc.nebraska.gov/grants/finra/webinars.aspx>. Twenty-one participants attended the live *Marketing Planning Training* webinar and thirty-four participants later viewed the training via the recorded webinar. Participants were expected to review the "Smart Investing@your library® Media Training Guide" and the webinar: "Taking a Blended Approach to PR" prior to the webinar.

A marketing kit (Exhibit B) designed to assist with the marketing of the customer training was distributed to all participating libraries. It included a planning template, collateral materials, and social networking and person-to-person outreach tools that local library staff and volunteers used to implement local marketing efforts. Materials furnished to each library included customizable posters (in three sizes), rack cards, and flash drives for customers to save information from public access computers, as well as sample customizable news releases and social media posts. Additionally vinyl banners were supplied to the majority of libraries (a few Kick-off Events were held prior to the banner order). A statewide classified ad was also placed by the Nebraska Library Commission.



In the first half of the grant period, a merchandising packet (Exhibit C) designed to market the libraries' new resources, were distributed to the participating libraries and to one library that borrowed the bulk loan of materials from the Nebraska Library Commission. It included a supply of posters (in two sizes), bookmarks, and tent cards for use in merchandising the resource collection. It also included an instruction sheet as to how to customize the materials and how to set up displays and Point of Purchase communication pieces. In the second half of the grant period, additional libraries that requested a bulk loan of Smart Investing@your library® materials were also sent the merchandising packet and the marketing kit.

The Final Evaluation Report details results of and reactions to the marketing training and assistance provided by the Nebraska Library Commission. In general, these findings show that each library employed an average of twelve distinct communication strategies and 91 percent of the libraries judged their marketing efforts as "Somewhat effective" to "Very effective."

Preparation for Financial Literacy Training

Financial Literacy Resource Kits

Project staff purchased and distributed financial books and DVDs to each of the twenty-two participating libraries from May to October 2014. Grant funding allowed the project team to provide each participating library with forty to fifty new resources. Comment cards for customer reactions were designed and inserted into clear pockets placed in the front cover of each book and DVD case. Library customers who checked out the materials were encouraged to complete and return the comment card along with the resource. The Final Evaluation Report details circulation of and reactions to the materials in the resource kits provided by the Nebraska Library Commission and made possible by the grant funding. In general, these findings show that circulation of financial education materials increased substantially, and more than 92 percent of library customers felt the materials were useful, indicating that they would likely apply what they learned from the resource and would recommend the resource to family or friends.

“Here are our selections. Sadly when I checked the list against Keene Memorial’s holdings we only had 4 of these titles and 2 of them were 10 years or more old. So the project will provide a great update to our collection.”

Janet Davenport, Library Director
Keene Memorial Library

The collection development process included:

- Participating libraries provided input as to what titles and authors they have (or are familiar with) that would be good additions to other libraries’ collections.
- Nebraska Library Commission librarians researched publications and developed a list of potential resources, which project staff converted to an order form. The form included recommendations for a Core Collection and additional available titles that might be of particular interest to libraries that already owned some of the Core Collection. It also included space for local libraries to indicate titles they researched and requested.
- Local libraries were given a conservative monetary limit and asked to submit their selections.
- Since bulk pricing and discounts made possible a second round of selections, the order form was updated to include titles that some librarians had ordered, those that Kathy Prochaska-Cue recommended, newly released titles, and Spanish titles.



Financial Education Materials
Display at Grand Island (NE)
Public Library

Loan Kits and Materials – Books, DVDs and Audio Books through OverDrive®

One component of the grant was described as purchasing three additional financial education resource kits to make available through Interlibrary Loan. Since an extensive selection of possible resources had been identified, rather than purchasing three copies of some of the selected titles, project staff purchased two or three copies of a larger group of titles so that a wider selection could be offered. The Nebraska Library Commission made these resources available on a loan basis for a two-month period to the participating libraries and to all Nebraska public libraries. The Nebraska Library Commission financed the outgoing postage and the local libraries paid for return postage. Local libraries were encouraged to check out a single title or a bulk loan of many titles to feature a financial literacy collection for a period of time in their library. The loan collection order form is available online at <http://nlc.nebraska.gov/grants/finra/loancollection.aspx>. Although the grant has concluded, this collection will continue to be offered to public libraries across the state on a loan basis.

Library Commission staff also purchased financial eBooks and audio books to be distributed via *OverDrive®*, which currently serves 168 libraries across the state and includes all twenty-two participating libraries. Most of the titles purchased were acquired mid-2014 with some additional eBooks purchased in 2015. The collection will continue to be available via *OverDrive®*. This collection is very popular and several of the titles continue to have a waiting list. Prior to the eBook purchases with grant funds, circulation of financial materials through *OverDrive®*

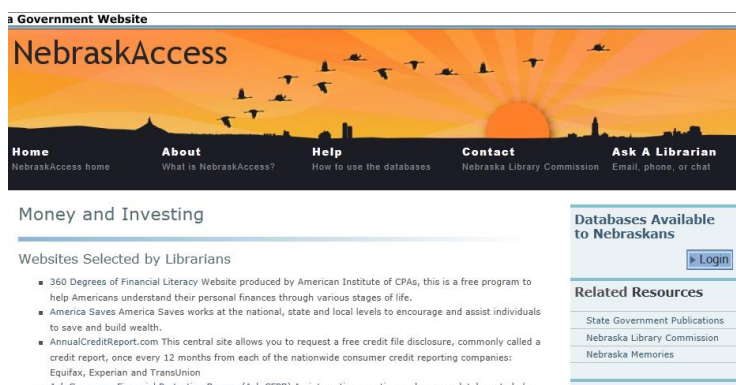
averaged twenty-four titles per month. After the grant purchases were made available, the average monthly circulation is sixty-one titles per month, which is an increase of 152.5 percent.

Websites

During the grant period, the Nebraska Library Commission established and maintained a *Smart Investing@your library® Builds Nebraska Communities* project page on the state library's website. This webpage described the project and served as a place to access information such as press releases, webinars, librarian training documents, and the financial loan collection available to Nebraska public libraries. Recently an electronic form was also added to the "additional resources" portion so that Nebraskans who would like to have access to the Smart Investing online curriculum can request a login and password directly. This can be found at the "Financial Education Courses" hotlink. Now that this Final Report is complete, a copy of this report and the Interim and Final Evaluations will also be added and accessible from the project page. This project page will continue to be maintained and is accessible at <http://nlc.nebraska.gov/grants/finra/index.aspx>

Another financial-related webpage hosted by the Nebraska Library Commission is NebraskAccess: Money and Investing webpage. One aspect of NebraskAccess is that it offers free 24/7 access to websites selected by librarians. Although it is easy to use a search engine to conduct a web search for information, it is not as easy to identify reliable, unbiased information. For this reason, participants in the Smart Investing customer training were directed to NebraskAccess for searching for additional financial information beyond the links in the Smart Investing curriculum. We believe that sharing information about NebraskAccess, which is useful in finding reliable resources in many subject areas, will have ongoing value to participants. We also informed participants about the "Ask A Librarian" feature which allows them to connect to a librarian via email, phone, or chat during normal office hours. NebraskAccess can be found at <http://nebraskaccess.ne.gov/> and the Money and Investing page is located at

<http://nebraskaccess.nebraska.gov/moneyandinvesting.asp>



Customer Financial Literacy Training

Contracting with UNL Extension Educators and other Partners

The Nebraska Library Commission contracted with the University of Nebraska Lincoln (UNL) for Extension Educators to serve as trainers for the customer financial education programming planned for participating libraries. Trainers were selected from the pool of UNL Extension Educators and from two other project partners to include accredited financial counselor Erin Wirth with the University of Nebraska-Lincoln and Dr. Kathleen (Kathy) Prochaska-Cue,

Professor Emeritus, University of Nebraska-Lincoln. George Morgan also served as a guest speaker, under a one-time contract. We affirm that all presenters and trainers engaged in the project are not financial professionals registered with FINRA, or the SEC. All of the trainers were approved through the FINRA Investor Education Foundation.

Outreach to Target Audience

In the first half of the grant period, libraries began building word of mouth communication, creating excitement and buzz within their communities by promoting their new financial education resource collections. The formal marketing for the customer training began immediately after the September 11, 2014 marketing training.

Libraries designed and implemented a marketing/outreach plan with their target audience(s), working with local partners as marketing intermediaries. Twenty-three different strategies were implemented, with a high percentage of libraries employing multiple strategies, rather than communicating with potential customers via only a few strategies. This is a strong indicator that the combination of the marketing training, the distribution of the marketing kits and templates, and the marketing planning tool led the local teams to use a variety of strategies. These efforts informed local citizens that the library is a resource center for financial planning and problem solving, and engaged the target audience with communication about activities and resources matched to their needs. The Final Evaluation Report assesses local library communication strategies in detail. To summarize:

- On average, each library employed twelve distinct marketing strategies to get the word out about the training.
- Fifteen unique marketing strategies were mentioned on pre-evaluation surveys by participants in the customer training.
- Nearly 91 percent of the libraries judged their marketing efforts as “Somewhat effective” to “Very effective.”

State-level *Smart Investing@your library® Builds Nebraska Communities* project staff perceive the overall turnout and local communication efforts as successful. Attached are examples of local communication efforts (Exhibit D).

Conduct Customer Training/Iowa’s Smart Investing@your library® Curriculum

Iowa State University Extension provided an electronic copy of their Moodle-based *Smart Investing@your library®* training curriculum to the Nebraska Library Commission. They also provided teacher/facilitator handouts and materials. After project staff reviewed Iowa’s online training modules, issues were discovered that necessitated several enhancements to the curriculum. These included:

- Some structural adjustments to the curriculum were made in order to upload the curriculum to the Commission’s Moodle site,
- Iowa-based referral agencies were changed to Nebraska-based agencies, and

- Links that directed to out-of-date articles or dead links were changed to current resources, including changing all of the links to FINRA Investor Education Foundation documents to updated versions of the articles and readings.

Since this curriculum was on the Nebraska Library Commission’s Moodle site, necessary changes were made by directly editing the library customer curriculum. The end product was much more user-friendly for the library customer. Most videos were kept intact, with Iowa State University’s credit lines in place. The Course Tutorial Video was the only video edited. Several minutes of login instructions were cut to eliminate confusion between the Iowa login process and Nebraska’s process.

Iowa provided print materials to library customer participants. Although this was not anticipated during the grant planning process, a reference in the Iowa curriculum indicated that the first 25 participants at each library would receive a copy of the “readings” in printed format. Since Nebraska project staff assumed this referred to a binder of the readings from the curriculum (“Preparing to Invest,” “Key Investment Concepts,” worksheets, etc.), hard copies of the readings, along with several useful introductory pages written by project staff (Exhibit E), were provided to Nebraska participants.

Binders were prepared and distributed for each of the three curricula—Gen X—Starting out, Pre-Retirees—Building Up, and Retirees—Making it Last.

- The first page in the binder included: 1) credit to FINRA Investor Education Foundation and ALA, 2) brief information about the grant, 3) contact information for the library, the trainer, and the project coordinator, 4) information about the incentive (drawing for an iPod Shuffle), and 5) information about the time and location of the Wrap-up Celebration.
- Pages two through four included: 1) login instructions, including their user name and assigned password, 2) who to contact if they have issues accessing the curriculum, 3) minimum computer requirements, and 3) commands, tips, and curriculum graphics to help move successfully through the curriculum.
- Pages five through seven included a curriculum outline grid to track progress and identify which items in the curriculum were available only online, versus those that were available both online and in their binder. It also included page numbers so that readings in the binder could easily be found, a check-off column to help with navigation, and a notes column.
- Finally, a “binder grid comparing the contents of the three binders” was included to ensure that readings and activities from all three curricula were available to all audiences via the web addresses included in the binder grid. (This grid was added after the first few Kick-off Events to respond to participant questions concerning what they were missing that might be included in the other curriculum options.)

The Final Evaluation Report shows that post-evaluation survey responses ranked the “binder of materials” highest of all the training components—confirming the decision to provide print versions of the online readings, instructions, and grids.

Each of the twenty-two libraries worked with their assigned trainer to schedule their five- to six-week training window and to select their target market from the three that match the curricula. Although the libraries did select a target audience (i.e., Retirees, Pre-Retirees or Under 40) for their communication efforts, most of the libraries saw a mix of participants from all three target groups. This is probably because librarians (and Nebraskans, in general) are known for their interest in being inclusive in much of what we do. In total, the libraries registered 106 participants in the *Gen X—Starting Out* curriculum, 152 in the *Pre-Retiree—Building Up* curriculum, and 103 in the *Retiree—Making it Last* curriculum.

Nebraska followed the outlines and used the activities of the Kick-off Events and Wrap-up Celebrations supplied by Iowa, including offering an iPod Shuffle at each library as an incentive to encourage attendance at both events. The attached teacher materials include the objectives, session agenda, and activity handouts with activity instructions for both the Kick-off Events and Wrap-up Celebrations (Exhibit F). The PowerPoint presentation was edited to add the Nebraska login process and to highlight resources unique to Nebraska and the partner agencies, while keeping Iowa's logos and providing credit to them and the FINRA Investor Education Foundation. Although walk-ins were welcome and registered onsite, pre-registration was encouraged so that login passwords could be pre-assigned and participants pre-entered into the Moodle system so they could access the materials on the evening of the Kick-off.

The participant binders and about two dozen copies of nearly fifty different financial brochures and booklets were available at each Kick-off Event. These were ordered in advance at no cost from unbiased sources, and made available free to the participants. These brochures and booklets were also displayed and made available at the Wrap-up Celebrations. Flash drives were also provided to participants at the Kick-off Events allowing them to save and share information and documents as needed.

The first of the library Kick-off Events began in early October 2014 and the final Kick-off Event was held in May 2015. After the Kick-off Events, 361 participants worked at their own pace on the online course, with the support and encouragement of library staff and the trainer at the local level. Kathy Prochaska-Cue was made available to assist the assigned trainers in responding to questions received from participants. Replicating the training model developed by FINRA/ALA grantee Iowa State University Extension Service, the training window wrapped up with an event that celebrated the participants' new financial literacy skills.

"I have thoroughly enjoyed all the lessons and learned tons thru the education. I appreciate all the efforts it has taken to put this together and hope we can do more classes like this in the future. We are so lucky to have such an excellent librarian in Gordon – she is a wealth of knowledge on so many things. Thanks again!"

Participant at Gordon City Library Customer Training

Outcomes-based Evaluation

Pre and post evaluations associated with the librarian resource training

Nebraska Library Commission staff and project team members worked to prepare the pre- and post-evaluation for the librarian training based on the instrument used by FINRA grantee Montana State University's *Solid Finances*. The questions were crafted after a careful review of the learning objectives contained in Santa Clara County (CA) Library District's *Smart Investing: Reference Strategies and Resources* online course. Participants that signed up for the training were asked to complete the pre-evaluation prior to going through the online curriculum (65 of the 67 participants completed the pre-evaluation). Following the final check-in webinar, held June 26, 2014, participants were asked to complete the post-evaluation. Forty-six participants completed the evaluation prior to the deadline, with several other participants completing later.

The Interim Evaluation Report dated July 2014 covered the effectiveness of the librarian training, as revealed by the results of the pre- and post-evaluation. As established in the Interim Evaluation Report, participants demonstrated increased confidence in their ability to refer library users to unbiased personal finance and investing resources; familiarity with various financial topics increased; and scores on knowledge of content presented in the training modules jumped dramatically between pre- and post-tests. Overall, the training was successful in achieving its objectives and in implementation.

Pre and post evaluations associated with the library customer training

Nebraska Library Commission staff and project team members worked to prepare the pre- and post-evaluation surveys for the library customer training based on the instrument used by FINRA grantee Montana State University's *Solid Finances*. The questions were crafted after a careful review of the learning objectives contained in the Iowa Smart Investing online curricula. Participants that attended the local library Kick-off Events and/or logged into the online curricula were asked to complete the pre-evaluation prior to going through the curriculum modules (224 of the 361 participants completed the pre-evaluation). Following the Wrap-up Celebrations and/or completion of the final curriculum module, participants were asked to complete the post-evaluation (118 participants completed the post-evaluation).

The Final Evaluation Report provides a detailed analysis of the results of the pre- and post-evaluation surveys. In general, the findings show that the majority of the participants:

- Demonstrated increased confidence in their ability to perform financial-related activities (86.1 percent of the 108 individuals whose pre-evaluation responses were compared to their matched post-evaluation responses were more confident in one or more of the six areas).
- Felt they were more knowledgeable in one or more area (76.9 percent of this same group rated their knowledge level higher).
- Answered more of the six knowledge-based questions correctly in the post-evaluation survey than they did in the pre-evaluation (47.9 percent to 98.1 percent of the same matched group answered each of the six questions correctly after answering the questions incorrectly, or indicating they did not know the answer, in the pre-evaluation).

- Rated the training highly (“educational content” and “overall program” garnering 98.3 and 97.3 percent favorable ratings with the majority of the respondents judging the training as “excellent.”

Dissemination and Sustainability

Throughout the grant period, the Project Manager reported to a variety of Nebraska groups regarding the progress of the *Smart Investing@your Library® Builds Nebraska Communities* project. Reports were made to:

- Nebraska Library Commissioners
- Nebraska State Advisory Council on Libraries
- Regional Library System Directors
- Nebraska Library Association Annual Conference

Since communication efforts to promote Nebraska libraries as the source for reliable financial education resources were underway across the state throughout the grant period, several spinoff activities occurred to reinforce that message and to disseminate the learning that was taking place. They included:

- **Money Smart Week®.** Project staff shared information about resources and training webinars to assist Nebraska library staff and volunteers in hosting educational activities and events to celebrate Money Smart Week® across the state. This included a Pinterest board to encourage the development of library displays and exhibits on financial education (see <https://www.pinterest.com/repvalley/displays-about-finance/>).
- **Dash for the Stash.** Project staff partnered with the Nebraska Department of Banking & Finance and the Investor Protection Institute on an investor education scavenger hunt. Library customers (130 from 43 libraries) gathered information from posters and online sources to answer questions and compete to win a \$1,000 retirement account (not funded through grant funds). More information is available at <http://www.moneysmartconference.com/libraryresources/downloads-6/dashdown.html>
- **NEST 529 Scholarship Competition.** Project staff worked with other Library Commission staff to partner with Nebraska’s 529 College Savings Plans (NEST), First National Bank of Omaha, and the Nebraska State Treasurer for Summer Reading Program participants across the state to enter in a drawing for nearly \$8,000 in NEST 529 College Savings scholarships (not funded through grant funds). More information is available at <http://nlc.nebraska.gov/publications/newsreleases/1505SummerReadersWinNEST529Scholarships.aspx>
- Various additional financial activities offered at the participating libraries ranged from Elder Financial Abuse presented by the Nebraska Attorney General’s Office to Starting an Investment Club. For a complete list, see the Final Evaluation Report. It is apparent that some of the connections and partnerships that were made during the grant period led to the additional educational offerings. It is unlikely that some of these activities would have happened if the library that hosted the events had not been exposed to the *Smart Investing@your Library® Builds Nebraska Communities* programming.

Additionally, the Project Manager presented to new FINRA/ALA grantees in January 2015 in Chicago on staff education and preparation, highlighting Nebraska's use of Santa Clara County (CA) Library District's *Smart Investing: Reference Strategies and Resources* curriculum. The presentation revolved around the enhancements made to the curriculum such as the accompanying webinars, the key points that led to the success of the training, and important outcomes. The presentation wrapped up with a group activity exploring steps that others could take to encourage staff to take ownership in staff training and be active and interested participants.

Sustaining the Smart Investing Online Courses

The post-evaluation surveys showed that participants were very impressed with the Smart Investing curriculum. Since a lot of time and effort has been devoted to updating the curriculum and adding Nebraska links and information, it makes sense to continue to make this online educational tool available to Nebraska residents.

In May 2015, the Nebraska Library Commission took steps to sustain the online training component of the Smart Investing. Grant funds were used to advertise the Smart Investing online course through statewide classified newspaper ads through the Nebraska Press Association. Commission Staff members also communicated about the availability of the curriculum through the Commission's website and through informational emails to library staff members across Nebraska. Anyone who would like to access the online curriculum can simply complete the form accessible on the Nebraska Library Commission's website at <http://nlc.nebraska.gov/financialeducation/>. After completing the form, new participants will be provided a login and password within 48 hours. See Exhibit G for materials associated with the promotion of the Smart Investing@your Library® online class.



The Nebraska Library Commission is committed to promoting the curriculum to Nebraska residents and will continue to encourage all Nebraska libraries to promote it. Libraries can simply promote the online course or they can combine the promotion of the online course with onsite financial education activities hosted by the library. Smart Investing activity outlines and handouts will be provided electronically to libraries who decide to host Kick-off Events and Wrap-up Celebrations on their own. Posters promoting the online course were recently distributed to libraries through the annual meetings of two Nebraska Regional Library Systems. Distribution at the annual meetings of the remaining two library systems is scheduled for later this year. Posters will also be distributed at the upcoming statewide library association conference. Responses to the final survey of participating libraries indicated that the vast majority of the participating libraries would like to continue to promote the Smart Investing online training. The Nebraska Library Commission is prepared to provide assistance and resources, as needed.

Partnership effort with Nebraska Extension

The Smart Investing@your Library® Builds Nebraska Communities project connected Nebraska Extension Educators to each of the twenty-two participating libraries. Although in the past,

Nebraska Extension employed educators to work in the area of financial education, Nebraska Extension changed its focus to three broad areas, one of which is the Community Vitality Initiative—Creating 21st Century Communities. Soon after the Smart Investing grant was awarded, we were informed that Nebraska Extension may not be interested in providing trainers since financial education did not fit within their three broad areas of focus. However because of the grant, project staff contacted the staff leading the “Community Vitality Initiative” focus team. After discussing the project, Nebraska Extension did respond positively with recognition that the Smart Investing training was a good fit for their “Creative 21st Century Communities” area of focus and showed enthusiasm for building local partnerships with libraries.

The Smart Investing project opened the door to collaboration between Nebraska Extension and public libraries on future financial education programming. Some Extension Educators also reported new partnership efforts that are underway, including Extension Educators providing programs for the 2015 Summer Reading Program. We anticipate that other educational programs will be offered in the libraries by Extension Educators in the future. The participating libraries provided excellent training facilities and the resourcefulness of the librarians and Extension Educators proved to be beneficial to both partners in providing local programming.

Conclusion

The *Smart Investing@your library*® *Builds Nebraska Communities* project team and participating partners fully implemented the project as planned. The results show evidence that the goals and objectives of the grant were met, and in some cases exceeded. The success of the various training events and the online course is expected to continue to produce results by promoting confidence and increasing financial knowledge among Nebraska’s residents who have been and will continue to be exposed to the materials.

The Nebraska Library Commission and the Three Rivers Library System stand ready to respond to any future invitations that the FINRA Investor Education Foundation might extend so that similar learning opportunities could be offered to other unserved Nebraska libraries and their customers.

“I was very pleased with attendance at the wrap-up, given the weather. The activities were very good. There was a lot of discussion on things people learned, the format of the curriculum and what people liked or didn’t like. Everyone was pleased to learn that the online curriculum will remain open for further learning. I had a lot of great comments also on the books and DVDs we got for the library with the grant. All in all, I think we were successful. Thank you for this opportunity to offer this to our community. It will undoubtedly continue to have a positive impact.”

Jennifer Norton, Director
Neligh Public Library